

MAGNOLIA STATE CORPORATION, THE

| | CPP Disbursement Date 09/29/2010 | RSSD (Holding Company) 1084016 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2013 \$ millions | 2014 \$ millions | %chg from prev | | |
| Assets | \$297 | \$316 | 6.6% | | |
| Loans | \$221 | \$240 | 8.8% | | |
| Construction & development | \$33 | \$38 | 14.5% | | |
| Closed-end 1-4 family residential | \$71 | \$80 | 12.3% | | |
| Home equity | \$4 | \$5 | 14.8% | | |
| Credit card | \$1 | \$2 | 13.2% | | |
| Other consumer | \$9 | \$8 | -7.0% | | |
| Commercial & Industrial | \$23 | \$22 | -4.2% | | |
| Commercial real estate | \$60 | \$68 | 12.3% | | |
| | | | | | |
| Unused commitments | \$16 | \$14 | -9.3% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$33 | \$41 | 23.7% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$13 | \$12 | -6.9% | | |
| Cash & balances due | \$9 | \$9 | -0.8% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$269 | \$287 | 6.7% | | |
| Deposits | \$267 | \$271 | 1.6% | | |
| Total other borrowings | \$0 | \$15 | | | |
| FHLB advances | \$0 | \$0 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$28 | \$29 | 5.7% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 9.2% | 9.0% | -- | | |
| Tier 1 risk based capital ratio | 13.2% | 12.4% | -- | | |
| Total risk based capital ratio | 14.1% | 13.3% | -- | | |
| Return on equity ¹ | 12.3% | 7.2% | -- | | |
| Return on assets ¹ | 1.2% | 0.7% | -- | | |
| Net interest margin ¹ | 4.4% | 4.5% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 570.4% | 162.1% | -- | | |
| Loss provision to net charge-offs (qtr) | 0.0% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.0% | 0.0% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2013 | 2014 | 2013 | 2014 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 0.4% | 1.0% | 0.0% | 0.0% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.9% | 1.3% | 0.1% | 0.1% | -- |
| Other consumer | 0.5% | 0.3% | 0.1% | 0.0% | -- |
| Commercial & Industrial | 0.1% | 0.7% | 0.0% | 0.0% | -- |
| Commercial real estate | 0.0% | 0.1% | 0.0% | 0.0% | -- |
| Total loans | 0.2% | 0.5% | 0.0% | 0.0% | -- |